



Product Summary

WAS Cloud

WAS Cloud is Woodforest Acceptance Solutions' embedded payments platform for ISVs and enterprise applications that want to build payments directly into their software without becoming a payments provider. Through a cloud-native API and SDK layer, partners control the software and user experience while WAS remains the acquirer of record - handling onboarding, underwriting, processing, settlement, funding, compliance, and risk.

Strategic Role in the WAS Portfolio

WAS Cloud serves as the strategic integration layer of the WAS portfolio - enabling software-led and embedded-payments distribution models that go beyond standalone terminals, mobile apps, or off-the-shelf POS systems.

Who It's Built For

- Independent Software Vendors (ISVs) building vertical SaaS platforms
- ERP, field service, healthcare, property management, and hospitality software
- Custom enterprise and mid-market applications
- Integrators building payments-enabled solutions for multiple merchants

Core Use Cases

- Embedded Payments Inside Software
- Offloading Acquiring, Risk, and Compliance
- Monetizing Payments Without Becoming a Payments Company
- Scaling Across Merchants, Verticals, and Channels

Platform Differentiation

Unlike gateway-only or processor-owned platforms, WAS Cloud is built on bank-backed acquiring ownership. WAS, not the ISV, controls underwriting, pricing, settlement, and compliance, while the ISV controls product design and customer experience.

Partner & Platform Value

For ISVs, WAS Cloud delivers enterprise-grade embedded payments with fewer vendors, lower risk, and a future-proof architecture. For WAS, it creates long-term platform relationships that scale merchant volume without sacrificing acquiring discipline.

WAS Cloud is not a gateway and not a POS - it is the embedded acquiring layer that powers modern software-led commerce while keeping WAS at the center of the payments lifecycle.